

**Amendment Offered by Mr. Meeks of New  
York**

**To the Amendment in the Nature of a  
Substitute Offered by Mr. Oxley**

Page 55, after line 20, insert the following new section (and conform the table of contents accordingly):

1 **SEC. 507. TELEPHONE NUMBER REQUIRED TO BE IN-**  
2 **CLUDED WITH ANY SOLICITATION FOR A**  
3 **CREDIT TRANSACTION NOT INITIATED BY**  
4 **THE CONSUMER.**

5 Section 605 of the Fair Credit Reporting Act (15  
6 U.S.C. 1681c) is amended by inserting after subsection  
7 (l) (as added by section 203 of this Act) the following new  
8 subsection:

9 “(m) TELEPHONE NUMBER REQUIRED TO BE IN-  
10 CLUED WITH ANY OFFER OF CREDIT NOT INITIATED  
11 BY THE CONSUMER.—No creditor may make an offer or  
12 solicitation to extend credit to a consumer in connection  
13 with a credit transaction not initiated by the consumer,  
14 unless the offer or solicitation also includes, in a clear and  
15 concise form in a prominent and conspicuous location, in-



[Telephone contact to prevent future offers]

2

- 1 instructions for the consumer to follow, and a telephone
- 2 number the consumer may call, to have the consumer's
- 3 name, address, and any telephone number excluded from
- 4 any future attempt to be contacted for such offers.''.

